

# PORTFOLIO INDEX

Use this portfolio as a convenient place to store all college records and financial aid documents.

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**MDHE**  
Missouri Department of Higher Education  
*Building Missouri's future...  
by degrees*  
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info@dhc.mo.gov • www.dhc.mo.gov

**Top 10**

**ways to graduate  
DEBT FREE**

1. Complete the FAFSA annually.
2. Qualify for federal grants.
3. Research state scholarship and grant programs.
4. Apply for institutional scholarships.
5. Explore private scholarships.
6. Inquire about work programs available on your campus.
7. Set up a payment plan for your tuition.
8. Secure summer employment.
9. Invest in MOST, Missouri's 529 college savings plan.
10. Live like a college student now, so you don't have to later.



KYLE



JHAMIR



AUDRA



RODNEY



SARAH



KAPONO



GAVEN

Audra Handschke, Stephens College

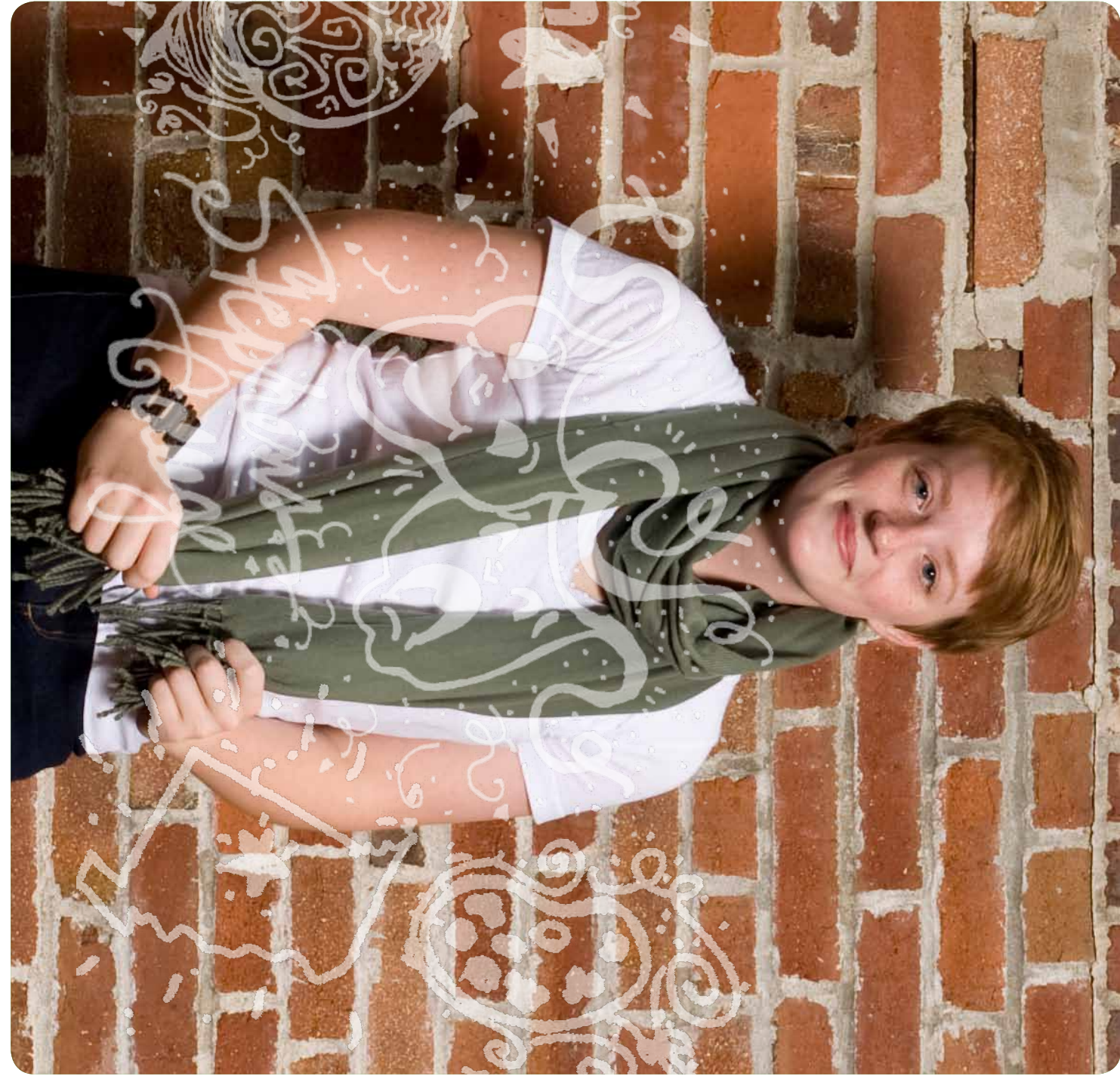


“Attending college seemed like the most logical step for me after high school, I didn’t have enough knowledge about theatre and acting to have a successful career without getting the proper training first.”

Audra Handschke dreams of becoming a world-renowned actress someday. A theatre arts major at Stephens College, Audra left her home state of Wisconsin to pursue her dream two years ago. How did she do it? Audra took advantage of the Midwest Student Exchange Program, which helped absorb some of her out-of-state student fees. “The financial aid staff at Stephens told me what scholarships I qualified for and showed me how to properly apply for grants and students loans,” Audra adds.

“Attending college seemed like the most logical step for me after high school. I didn’t have enough knowledge about theatre and acting to have a successful career without getting the proper training first.”

## COLLEGE PORTFOLIO



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by degrees*



## FAFSA copies, SAR, and confirmation page

*You should submit the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1 each year. Most schools have an application deadline early in the spring for the upcoming academic year. Be sure to check with the school you plan to attend about their specific deadlines and procedures. Remember, your FAFSA must be filed by April 1 to qualify for the Access Missouri program.*

### Application Procedures

The first step in applying for most financial assistance programs is to complete and submit the FAFSA. You can submit your FAFSA by using one of the following methods:

- **FAFSA on the Web** - [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (**Recommended!**)
- **PDF FAFSA** - [www.fafsa.ed.gov/options.htm](http://www.fafsa.ed.gov/options.htm)

Once your FAFSA is processed, you will receive a Student Aid Report (SAR) by mail or email. You may also download your SAR from the FAFSA website. The SAR is used to inform you of your eligibility for financial aid. An Expected Family Contribution (EFC) estimate is also provided on the SAR. The EFC is subtracted from your school's cost of attendance to determine financial need.

**Be wary of financial aid websites such as FAFSA.com.** These sites do not serve the same purpose as the official FAFSA website and may charge a usage fee. **Remember, the FAFSA is FREE!**

### FAFSA Contact Information:

#### FAFSA on the Web - Live Help

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

#### Toll-Free Phone Number:

800-4-FED-AID or 800-433-3243

#### TTY Users:

800-730-8913

#### Email Address:

[FederalStudentAidCustomerService@ed.gov](mailto:FederalStudentAidCustomerService@ed.gov)

#### Mailing Address:

Federal Student Aid Programs  
P.O. Box 4691  
Mt. Vernon, IL 62864-0059



When it comes to taking advantage of financial aid opportunities, first-time college students often need help getting their ducks in a row. If you fall into this category, free help is available at FAFSA Frenzy. Financial aid professionals will be on hand at locations throughout the state in February to help students and parents fill out the FAFSA. To see a complete list of FAFSA Frenzy locations in your area, visit the Missouri Department of Higher Education website at [dhe.mo.gov/ppc/fafsa\\_completion.php](http://dhe.mo.gov/ppc/fafsa_completion.php). FAFSA Frenzy is a program of College Goal Sunday.

### Award letters, aid applications, scholarship letters, scholarship applications, and other institutional records

**Application for Graduation** — should be filed upon the last semester of coursework to verify that core, major, and minor requirements have been met.

**Award Letters** — indicate how much federal aid you are eligible to receive for an academic year.

**Change of Personal Data** — should be completed when there are updates to your personal information, such as a parent's name, permanent address, work information, and Social Security number.

**Consortium Agreement** — is an agreement or contract between two or more eligible schools that enables the home school to give its students full credit for certain course work provided at a host school(s).

**Dependency Override Application** — must be filed in order to challenge the U.S. Department of Education's policy regarding dependent students.

**FAFSA Verification** — compares information reported on your FAFSA to tax forms and other documents. If selected for this process, you must complete your institution's verification form to receive federal aid.

The Missouri Department of Higher Education's *College Portfolio* can also be used to store the following documents:

- Cashier receipts
- eServices or online account sign-up
- Class schedule/add drop forms
- Scholarship renewals
- Veterans educational benefits
- Grade cards
- 1098T tax information
- Refund check stubs
- National Student Loan Data System information

**Federal Educational Rights and Privacy Act** — enables you to have some control over the disclosure of information in your educational records.

**Internship Request** — must be filed to complete an internship for college credit.

**Overload Request** — may be needed to obtain permission to enroll in 18+ hours a semester.

**Special Consideration** — is used to report unusual circumstances that may affect your ability to pay for college, such as involuntary loss of employment or benefits.

**State Aid Application** — must be filed in order to be eligible for some state scholarships and grants.

**Student Employment** — enables you to apply for an on-campus job.

**Transcript Request** — is used to obtain an official copy of your academic record. Transcript requests are often made to secure employment in addition to meeting admission requirements for graduate programs.

*Stay on top of postsecondary institution applications and deadlines.*



## Student Loans

### Loan holder information, disclosures, repayment schedules, and Master Promissory Notes

Minimize your student loan debt! For additional tips on managing your student loan debt, refer to [www.dhe.mo.gov/ppc/studentloans/debtmanagement.php](http://www.dhe.mo.gov/ppc/studentloans/debtmanagement.php).

- If your outstanding balance falls below the loan amount you initially planned to borrow, return all remaining funds to your lender to reduce the amount you'll owe when your grace period ends.
- Be sure you understand the effects of interest.

**Principal balance** is the original amount you borrowed, plus any capitalized interest.

**Capitalized interest** is unpaid, **accrued interest** that is added to the **principal balance**. When interest is capitalized, the total debt increases.

**Accrued interest** is calculated on your unpaid **principal balance** each day.

There are a variety of repayment of plans available. Form more information on these repayment plans, visit [studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp](http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp).

Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
TOTAL Stafford Unsubsidized		<b>Once you have borrowed a student loan, use the National Student Loan Data System (NSLDS) at <a href="http://www.nslds.ed.gov">www.nslds.ed.gov</a> to access your student loan account and determine your total debt. You may also retrieve this information by calling 800-4-FED-AID. You will need your FAFSA PIN to access your NSLDS records (<a href="http://www.pin.ed.gov">www.pin.ed.gov</a>).</b>				
TOTAL Stafford Subsidized						
TOTAL Parent PLUS						
TOTAL Graduate PLUS						
TOTAL Perkins						
TOTAL Private						
TOTAL ALL LOANS						

**Copies of correspondence, deferment forms, and other related materials**

*Stay in touch with the loan holder! If you think you're going to miss a payment, contact your loan holder immediately.*

**Assistance is available!** Refer to **studentloans.gov**.

**Deferment** — Period of time during which you are allowed to postpone payments. Interest on subsidized loans will be paid by the U.S. Department of Education if you qualify for a deferment.

**Forbearance** — Period of time when your lender allows you to temporarily reduce or postpone your payments. Interest will accrue on both subsidized and unsubsidized loans while you are in forbearance.

**Loan Consolidation** — The combining of one or more qualifying, outstanding student loans into one new loan with new terms. Generally, this results in lower monthly payments, but greater total interest costs.

**Discharge/Loan Forgiveness** — The release of a borrower's obligation to repay all or part of a loan.

For more information about any of the topics listed above, refer to **studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp**.



## MDHE publications and other helpful reference materials

Use this section of your **College Portfolio** folder to keep important publications at your fingertips for quick reference.

The Missouri Department of Higher Education (MDHE) provides a variety of publications about financial assistance, debt management, and financial literacy **free of charge**. To request an MDHE publication, please visit [www.web.dhe.mo.gov/dhe/forms/publications/puborderform1.faces](http://www.web.dhe.mo.gov/dhe/forms/publications/puborderform1.faces) or call 800-473-6757.

### HIGH SCHOOL STUDENTS

**Never Too Early: College Prep Starts Now** — A planning guide equipped with strategies to help prepare students for a successful college experience, from kindergarten to high school.

**Online MDHE** — An overview of the MDHE website highlighting the features most useful to students and families planning and paying for college.

**Preparing For College** — A 7x4 inch magnet for high school seniors, featuring an academic year calendar of college and financial aid timelines.

**Smart About Spending** — Equipped with color-coded, stair-stepped tabs, this expansion portfolio contains loose-leaf sheets that cover all four competencies outlined in the Missouri Department of Elementary and Secondary Education's curriculum for personal finance.

**The Source** — A comprehensive guide designed to serve as the premier go-to resource for students in search of federal and state grants, scholarships, loans, and assistance with filling out the Free Application for Federal Financial Assistance (FAFSA).

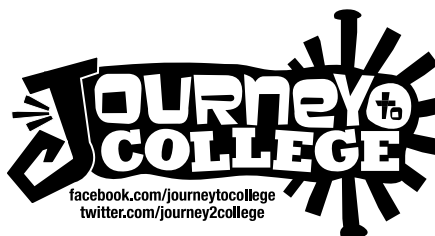
### COLLEGE STUDENTS

**Online MDHE** — An overview of the MDHE website highlighting the features most useful to students and families planning and paying for college.

**Planning for Financial Success** — A handy calendar for students in college or heading off to college, complete with financial literacy and money management tips to help guide them through the year. The publication also includes stickers to help customize your own school deadlines.

**The Source** — A comprehensive guide designed to serve as the premier go-to resource for students in search of federal and state grants, scholarships, loans, and assistance with filling out the FAFSA.

**Webinars and More** — View pre-recorded webcasts designed to help you navigate the world of financial aid at [www.dhe.mo.gov/webinars.php](http://www.dhe.mo.gov/webinars.php).



Developed and maintained by Missouri students who welcome your questions and comments. *Journey to College* provides an avenue to obtain a variety of information geared toward future college students. To ensure that you are prepared for all that college has to offer, click “Like” at [www.facebook.com/journeytocollege](http://www.facebook.com/journeytocollege).